Filed 01/07/23 Case 23-20021 Doc 8

United States Bankruptcy Court Eastern District of California

In re: Case No. 23-20021-C

William Ray Poe Chapter 7

Maria E Moraes Debtors

CERTIFICATE OF NOTICE

District/off: 0972-2 User: admin Page 1 of 2
Date Rcvd: Jan 05, 2023 Form ID: 309A Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recipi ID Recipient Name and Address

db/jdb + William Ray Poe, Maria E Moraes, 6499 Toadtown, Magalia, CA 95954-9785

23500644 Hunt Henriques, Attorneys at Law, 151 Bernal Road Suite 8, San Jose CA 95119-1306

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: nikki@nfarrislaw.com	Date/Time	Recipient Name and Address
uty	Zinda Toxt made manistavioni	Jan 06 2023 00:51:00	Nikki Farris, 2607 Forest Ave., Ste. 120, Chico, CA 95928
tr	+ EDI: QGRICHARDS.COM	Jan 06 2023 05:54:00	Geoffrey Richards, PO Box 579, Orinda, CA 94563-0554
smg	EDI: EDD.COM	Jan 06 2023 05:54:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 06 2023 05:54:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
23500637	EDI: CINGMIDLAND.COM	Jan 06 2023 05:54:00	AT T, PO Box 10330, Fort Wayne IN 46851-0330
23500638	+ EDI: CAPITALONE.COM	Jan 06 2023 05:54:00	Capital One, Attn Bnakruptcy, P O Box 30285, Salt Lake City UT 84130-0285
23500640	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 06 2023 01:02:15	Credit One Bank, Attn Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
23500639	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 06 2023 01:02:24	Credit One Bank, Po Box 98872, Las Vegas NV 89193-8872
23500642	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 06 2023 00:51:00	Freedom Mortgage Corporation, Attn Bankruptcy, 907 Pleasant Valley Ave Ste 3, Mt Laurel NJ 08054-1210
23500643	EDI: CITICORP.COM	Jan 06 2023 05:54:00	Home Depot, PO Box 9001010, Louisville KY 40290-1010
23500641	EDI: USBANKARS.COM	Jan 06 2023 05:54:00	Elan Financial Services, P O Box 790408, Saint Louis MO 63179-0408

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0972-2 User: admin Page 2 of 2
Date Rcvd: Jan 05, 2023 Form ID: 309A Total Noticed: 13

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023	Signature:	/s/Gustava Winters	

Information to identify the case:					
Debtor 1	William Ray Poe	Social Security number or ITIN xxx-xx-3673			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	Maria E Moraes	Social Security number or ITIN xxx-xx-8148			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court		Date case filed for chapter 7: 1/4/23			
Case number: 23-20021 - C - 7					

10/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case – No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	William Ray Poe	Maria E Moraes
2.	All other names used in the last 8 years	fdba Lotus Guide	fdba Lotus Guide
3.	Address	6499 Toadtown Magalia, CA 95954	6499 Toadtown Magalia, CA 95954
4.	Debtor's attorney Name and address	Nikki Farris 2607 Forest Ave., Ste. 120 Chico, CA 95928	Contact phone: 530-898-1488
5.	Bankruptcy trustee Name and address	Geoffrey Richards PO Box 579 Orinda, CA 94563	Contact phone: 916–288–8365

For more information, see page 2 >

Filed 01/07/23 Case 23-20021 Doc 8

Debtor: William Ray Poe and Maria E Moraes Case number: 23–20021 – C – 7

Bankruptcy clerk's office

You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

Robert T Matsui United States Courthouse 501 I Street, Suite 3–200 Sacramento, CA 95814 Hours: M-F 9:00 AM - 4:00 PM www.caeb.uscourts.gov

Phone: (916) 930-4400 Date: 1/5/23

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 8, 2023 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.

Location:

This meeting is being held telephonically. For telephonic information please go to www.caeb.uscourts.gov

Filing deadline: 4/10/23

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions: Fili

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3–321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court–issued notices and orders by email